

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven S. Bebko
 Deborah M. Bebko
 Debtors

Case No. 19-15281-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db/jdb
 tr +Steven S. Bebko, Deborah M. Bebko, 115 E. Walnut Street, Ephrata, PA 17522-2242
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14397713 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14378201 +Bureau Of Account Management, 3607 Rosemont Ave Suite 50, Camp Hill, PA 17011-6904
 14378202 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
 14391960 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 14378205 +Cmwlth of PA - UC Fund, Dept. of Labor and Industry, 651 Boas St., Room 702,
 Harrisburg, PA 17121-0751
 14396378 +John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101,
 Wyomissing, PA 19610-1342
 14378210 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr.,
 Philadelphia, PA 19106-1541
 14385555 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 14378211 +Lancaster General Hospital, c/o Creditors Bankruptcy Svc., P.O. Box 800849,
 Dallas, TX 75380-0849
 14397104 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 14391966 +Td Rcs/Proform Financial, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
 14381216 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002
 14378215 +U.S. Dept. of HUD, 451 7th St. S.W., Washington, DC 20410-0001
 14378216 +Wilmington Trust N.A., Fay Servicing, LLC, 3000 Kellway Dr., Ste 150,
 Carrollton, TX 75006-3357
 14378217 +Wilmington Trust, NA, 350 Park Ave., 20th floor, New York, NY 10022-6054
 14400611 +Wilmington Trust, National Association, et al, c/o Fay Servicing, LLC, PO Box 814609,
 Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jad@cdllawoffice.com Oct 10 2019 03:19:32 JOHN A. DIGIAMBERARDINO,
 Case & DiGiamberardino, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 10 2019 03:19:59 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Oct 10 2019 03:19:53 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14398057 E-mail/Text: sara@cvcollection.com Oct 10 2019 03:19:55 COACHELLA VALLEY COLLECTION SERVICE,
 PO BOX 13621, PALM DESERT, CA 92255-3621
 14379277 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Oct 10 2019 03:20:12 COMMONWEALTH OF PA UCTS,
 DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925,
 HARRISBURG, PA 17121-0751
 14378203 +E-mail/Text: bankruptcy@usecapital.com Oct 10 2019 03:20:15 Capital Accounts,
 P.O. Box 140065, Nashville, TN 37214-0065
 14378204 +E-mail/Text: bankruptcy@cavps.com Oct 10 2019 03:19:57 Cavalry SPV I, LLC,
 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2321
 14378206 +E-mail/Text: sara@cvcollection.com Oct 10 2019 03:19:55 Coachella Value Collection Services,
 P.O. Box 13621, Palm Desert, CA 92255-3621
 14391959 +EDI: WFNBNB.COM Oct 10 2019 07:18:00 Comenity Bank, Attn: Bankruptcy, Po Box 182125,
 Columbus, OH 43218-2125
 14378207 +EDI: CCS.COM Oct 10 2019 07:18:00 Credit Collections, P.O. Box 607,
 Norwood, MA 02062-0607
 14391961 +EDI: RCSFNBMARIN.COM Oct 10 2019 07:18:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14391961 +E-mail/PDF: creditonebknofications@resurgent.com Oct 10 2019 03:28:14 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 14391962 +EDI: AMINFOFP.COM Oct 10 2019 07:18:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 14391963 +EDI: PHINGENESIS Oct 10 2019 07:18:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy,
 Po Box 4477, Beaverton, OR 97076-4401
 14378208 +EDI: IIC9.COM Oct 10 2019 07:18:00 I C System Inc, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14378209 EDI: IRS.COM Oct 10 2019 07:18:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0313-4

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Form ID: 309I

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Total Noticed: 44

Date Rcvd: Oct 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14378212 +EDI: RESURGENT.COM Oct 10 2019 07:18:00 LVNV Funding, Resurgent Capital Services,
P.O. Box 10587, Greenville, SC 29603-0587
14378212 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 03:28:15 LVNV Funding,
Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14391964 +EDI: MERRICKBANK.COM Oct 10 2019 07:18:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
14391964 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 10 2019 03:28:53
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14391965 +E-mail/Text: Bankruptcies@nragroup.com Oct 10 2019 03:20:12 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14378213 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:19:50 Pa. Dept. of Revenue,
Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14392950 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 10 2019 03:19:50
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
14378214 +EDI: DRIV.COM Oct 10 2019 07:18:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Deborah M. Bebko jad@cdllawoffice.com,
dmk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Steven S. Bebko jad@cdllawoffice.com,
dmk@cdllawoffice.com
KEVIN G. MCDONALD on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmlawgroup.com
MICHAEL J. SHAVER on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust 2014-2 mshaver@hillwallack.com,
lharkins@hillwallack.com;jrydowski@HillWallack.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1	Steven S. Bebko	Social Security number or ITIN xxx-xx-0415
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Deborah M. Bebko	Social Security number or ITIN xxx-xx-8494
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 8/23/19
Case number: 19-15281-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven S. Bebko	Deborah M. Bebko
2. All other names used in the last 8 years	dba Solid Surface by Bebko	
3. Address	115 E. Walnut Street Ephrata, PA 17522	115 E. Walnut Street Ephrata, PA 17522
4. Debtor's attorney Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610-372-9900 Email: jad@cdllawoffice.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 10/9/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 5, 2019 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 1/4/20 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 11/1/19 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 2/19/20 </td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 1/4/20	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/1/19	Deadline for governmental units to file a proof of claim:	Filing deadline: 2/19/20	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/1/19									
Deadline for governmental units to file a proof of claim:	Filing deadline: 2/19/20									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1475.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/12/19 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.									